

**DEFAULT O/E JAD**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

Emily R. Shope	:	Case No. 24-70498-JAD	FILED
Debtor	:	Chapter 13	2/21/25 12:02 pm
_____	:		CLERK
	:		U.S. BANKRUPTCY
	:		COURT - WDPA
Emily R. Shope	:	Document No. 32	
Movant	:		
v.	:		
Pennymac Loan Services LLC	:		
Respondent	:		
And	:		
Ronda J. Winnecour,	:		
Chapter 13 Trustee	:		
Additional Respondent	:		

**ORDER ON MOTION TO AUTHORIZE LOAN MODIFICATION**

**AND NOW**, on this 21st day of February, **2025**, it is hereby **ORDERED** that:

The Modification Agreement between **Emily R. Shope and Pennymac Loan Services, LLC**  
is approved. The terms of the loan shall be as follows:

a. Due Date:	the 1 <sup>st</sup> of the month commencing January 1 <sup>st</sup> , 2025
b. New Monthly Payment:	\$728.12 = P&I \$522.46; Escrow \$205.66
c. Interest Rate:	6.75%
d. Loan Term:	30 years
e. Maturity Date:	January 1 <sup>st</sup> 2055
f. Principal Balance:	\$80,551.81
g. Pre-Petition Arrears:	\$0.00.

***Within fourteen (14) days*** from the date of this Order the Debtor shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:

A handwritten signature in black ink, appearing to be "JD", is written over a horizontal line. To the right of the signature, the letters "jsf" are printed.

Jeffery A. Deller, Judge  
United States Bankruptcy Court